

I would like to express my opposition to H.B. 4612.

I have direct experience with a close friend who has been a beneficiary of lifetime auto benefits. 21 years ago my friend was in an auto accident and almost died. She survived, but with major disabilities (paralyzed on one side, had very little use of the other side, and couldn't speak), so rehabilitation efforts ensued and insurance was paying. Soon after, however, the insurance stopped paying, and her parents had to sue for continuing benefits. Fortunately, they won, so she continued to receive quality care that allowed her to speak again and to regain use of one side of her body. She was placed in a permanent home with the Hope Network, which provided an extraordinarily enriched environment. When she was first able to articulate, and for about a year after, she wasn't sure she wanted to live, but with therapy (physical and emotional); art, work; excursions; and a caring and diversely trained staff, she started to thrive. She has become a joy to everyone she meets, and she believes it is her job to make everyone feel special—and she accomplishes this. Had she not received these benefits, she would have ended up in a Medicare/Medicaid home with far less mental and physical improvements and would probably have spent the rest of her life wishing she was dead. She is able to create crafts and art for me and many people she meets, to garden and to go to movies, to visit the elderly, and to encourage everyone to love life on a daily basis. I am inspired by her constantly.

As an aside, I inspected Medicare/Medicaid homes for a short period, and enriched environments they are not. Residents of these homes were plopped in front of TVs. 2-3 shared a bedroom (not a dignified way to have to live as an adult, and my friend values her privacy the same as we all do). There was also limited staff. All in all, these homes were very dismal. My friend's home is cheery and alive and is filled with dignity, and it is all because of lifetime benefits from her auto insurance.

Is it not enough that these people have to endure the rest of their lives coping with newly acquired disabilities? Must we also add insult to injury by denying them access to care that could enrich and improve the quality of their lives?

I strongly encourage you to vote "No" on H.B. 4612.

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